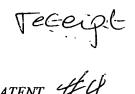
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ants:

Chien et al.

Docket No.:

40655.1300

al No.:

09/834,478; Confirmation No.: 2560

Group Art Unit:

2162

Filing Date:

April 13, 2001

Examiner:

TBA

Title:

A SYSTEM AND METHOD FOR USING LOYALTY POINTS

REQUEST FOR CORRECTION OF UPDATED FILING RECEIPT DATA

Assistant Commissioner for Patents Office of Initial Patent Examination Customer Service Center Washington, D.C. 20231

Dear Sir:

Thank you for the Filing Receipt in the above-identified patent application. However, the Filing Receipt incorrectly identifies the residence of Jon W. Parson as "Mesoz," AZ. Accordingly, please amend the Filing Receipt to identify the correct residence of Jon W. Parson as, to-wit: "Mesa, AZ." For your convenience, attached are copies of: (1) the corrected Updated Filing Receipt, (2) the first page of the patent application as filed, (3) the inventor declarations, and (4) a copy of the first page of the September 9, 2001 filing receipt. With the requested correction, the Filing Receipt will agree with the Application as filed. We look forward to receiving the corrected Filing Receipt and ask that you please contact the undersigned at the telephone number listed below if there are any questions.

Applicants authorize and respectfully request that any deficiency in fees be debited from deposit account no. 19-2814, for which purpose a duplicate copy of this sheet is attached. This statement does NOT authorize charge of the Issue Fee.

Respectfully submitted,

Date: September 20, 2001

Thomas J. Finn/Reg. No. 48,066

Snell & Wilmer L.L.P. One Arizona Center

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Phoenix, AZ 85004-2202

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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	DRAWNGS	TOT CLAIMS	IND CLAIMS
09/834,478	04/13/2001	2162	1618	40655.1300	17	41	8

CONFIRMATION NO. 2560

UPDATED FILING RECEIPT

OC000000006530747

Thomas J. Finn Snell & Wilmer L.L.P. J One Arizona Center 400 East Van Buren Phoenix, AZ 85004-2202

Date Mailed: 09/07/2001

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

√Emily Chien, New York, NY; / Trish Sanchez, Highland Park, NJ; J Daniela Saunders, New York, NY; Jill Wiseman, New York, NY; / C. R. Balagopal, Litchfield Park, AZ; Al Kinderknecht, Scottsdale, AZ; Jon W. Parson, (Mesoz) AZ; Mesa, A 2 Ray Preston, Peoria, AZ;

Domestic Priority data as claimed by applicant

THIS APPLN CLAIMS BENEFIT OF 60/197,296 04/14/2000 AND CLAIMS BENEFIT OF 60/200,492 04/28/2000 V AND CLAIMS BENEFIT OF 60/201,114 05/02/2000,

Foreign Applications

If Required, Foreign Filing License Granted 06/07/2001

Projected Publication Date: 12/20/2001

Early Publication Request: No

Non-Publication Request: No

SEP 1 1 2001

RECEIVED

SNELL & WILMER

noted for receipt & verified

Title

System and method for using loyalty points

Preliminary Class

705

Data entry by : TABA, LORNA

Team: OIPE

Date: 09/07/2001

LICENSE FOR FOREIGN FILING UNDER Title 35, United States Code, Section 184 Title 37, Code of Federal Regulations, 5.11 & 5.15

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PLEASE NOTE the following information about the Filing Receipt:

- The articles such as "a," "an" and "the" are not included as the first words in the title of an application. They are considered to be unnecessary to the understanding of the title.
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- If your application was submitted under 37 CFR 1.10, your filing date should be the "date in" found on the Express Mail label. If there is a discrepancy, you should submit a request for a corrected Filing Receipt along with a copy of the Express Mail label showing the "date in."
- The title is recorded in sentence case.

Any corrections that may need to be done to your Filing Receipt should be directed to:

Assistant Commissioner for Patents
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Washington, DC 20231



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A SYSTEM AND METHOD FOR USING LOYALTY POINTS

Inventors:

Emily Chien, New York, NY Trish Sanchez, New York, NY Daniela Saunders, New York, NY Jill Wiseman, New York, NY C. R. Balagopal, Litchfield Park, AZ Al Kinderkrecht, Scottsdale, AZ Jon W. Parson, Phoenix, AZ Ray Preston, Phoenix, AZ

CROSS REFERENCE TO RELATED APPLICATIONS

This application claims priority to, and the benefit of, U.S. provisional applications: (1) Serial No. 60/197,296, filed April 14, 2000, (2) Serial No. 60/200,492, filed April 28, 2000, and (3) Serial No. 60/201,114, filed May 2, 2000, all of which are hereby incorporated by reference.

FIELD OF THE INVENTION

This invention relates generally to a method and system for spending loyalty points from a participant's loyalty account by converting the loyalty points to a currency credit and posting the credit to a second account, where the second account is generally a financial transaction account, such as a charge card, that is used to facilitate a transaction.

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BACKGROUND OF THE INVENTION

Traditional loyalty (e.g., incentive award, frequency reward, etc.) programs have been around for years. Loyalty programs are typically used to help businesses develop and maintain participant loyalty and are used as marketing tools to develop new clientele. A frequent flyer program is an example of a typical loyalty program, where the more the participant uses a particular airline or group of affiliated airlines the more frequent flyer miles the participant earns. After accumulating frequent flyer miles, the participant may choose to redeem those miles for upgrades in service or free airline tickets. Various forms of these programs have developed over the years, ranging from programs such as "buy 9 get one 1" punch cards to more sophisticated credit card loyalty systems, where participants are awarded points for using a particular transaction card and/or by using a transaction card with particular merchants or vendors. As competition in various markets increased, companies sought ways to expand loyalty programs to